

REMARKS

Claims 1-15 are pending in this application. By this Amendment, the Abstract and Specification are replaced with an amended Abstract and Substitute Specification, and claims 1-15 are amended.

Prompt and favorable examination of the merits is respectfully requested.

Respectfully submitted,



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Registration No. 27,075

Eric D. Morehouse
Registration No. 38,565

JAO:EDM/gam

Attachments:

Amended Abstract
Substitute Specification
Marked-up Copy of Specification

Date: December 9, 2003

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<p>DEPOSIT ACCOUNT USE AUTHORIZATION Please grant any extension necessary for entry; Charge any fee due to our Deposit Account No. 15-0461</p>
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